

THIS SPACE IS FOR COURT USE ONLY

|  |  |  |                                |
|--|--|--|--------------------------------|
| <b>Voluntary Petition</b><br>(This page must be completed and filed in every case)   |  | Name of Debtor(s):<br><b>NEW WATSON CHERIE D.</b>  |                                |
| <b>Prior Bankruptcy Case Filed Within Last 8 Years</b> (If more than one, attach additional sheet)   |  |  |                                |
| Location<br>Where Filed: <b>CHICAGO ILLINOIS</b>   |  | Case Number:<br><b>08 33902</b>  | Date Filed:<br><b>12/11/08</b> |
| <b>Pending Bankruptcy Case Filed by any Spouse, Partner or Affiliate of this Debtor</b> (If more than one, attach additional sheet)  |  |  |                                |
| Name of Debtor:<br><b>N/A</b>  |  | Case Number:<br><b>N/A</b>   | Date Filed:<br><b>N/A</b>      |
| District:<br><b>N/A</b>  |  | Relationship:<br><b>N/A</b>  | Judge:<br><b>N/A</b>           |
| <b>Exhibit A</b><br>(To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11.)<br><br><input type="checkbox"/> Exhibit A is attached and made a part of this petition.   |  | <b>Exhibit B</b><br>(To be completed if debtor is an individual whose debts are primarily consumer debts.)<br>I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.<br>I further certify that I delivered to the debtor the notice required by § 342(h) of the Bankruptcy Code.<br><br>X <u>N/A</u><br>Signature of Attorney for Debtor(s)                      Date |                                |
| <b>Exhibit C</b><br>Does the debtor own or have possession of any property that poses or is alleged to pose a threat of imminent and identifiable harm to public health or safety?<br><br><input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition.<br><input checked="" type="checkbox"/> No  |  | <b>Certification Concerning Debt Counseling by Individual/Joint Debtor(s)</b><br><input checked="" type="checkbox"/> I/we have received approved budget and credit counseling during the 180-day period preceding the filing of this petition.<br><input type="checkbox"/> I/we request a waiver of the requirement to obtain budget and credit counseling prior to filing based on exigent circumstances. (Must attach certification describing.)   |                                |
| <b>Information Regarding the Debtor (Check the Applicable Boxes)</b><br><b>Venue</b> (Check any applicable box)<br><input checked="" type="checkbox"/> Debtor has been domiciled or has had a residence, principal place of business, or principal assets in this District for 180 days immediately preceding the date of this petition or for a longer part of such 180 days than in any other District.<br><input type="checkbox"/> There is a bankruptcy case concerning debtor's affiliate, general partner, or partnership pending in this District.<br><input type="checkbox"/> Debtor is a debtor in a foreign proceeding and has its principal place of business or principal assets in the United States in this District, or has no principal place of business or assets in the United States but is a defendant in an action or proceeding [in a federal or state court] in this District, or the interests of the parties will be served in regard to the relief sought in this District. |  |  |                                |
| <b>Statement by a Debtor Who Resides as a Tenant of Residential Property</b><br>Check all applicable boxes.<br><br><input type="checkbox"/> Landlord has a judgment against the debtor for possession of debtor's residence. (If box checked, complete the following.)<br><div style="text-align: center;"><u>N/A</u><br/>(Name of landlord that obtained judgment)<br/><br/><u>N/A</u><br/>(Address of landlord)</div><br><input type="checkbox"/> Debtor claims that under applicable nonbankruptcy law, there are circumstances under which the debtor would be permitted to cure the entire monetary default that gave rise to the judgment for possession, after the judgment for possession was entered, and<br><br><input type="checkbox"/> Debtor has included in this petition the deposit with the court of any rent that would become due during the 30-day period after the filing of the petition.  |  |  |                                |

B 1 (Official Form) 1 (1 08)

**Voluntary Petition**

(This page must be completed and filed in every case.)

Name of Debtor(s):

New WATSON Cherrie D.

Page 3

**Signature(s) of Debtor(s) (Individual/Joint)**

**Signatures**

**Signature of a Foreign Representative**

I declare under penalty of perjury that the information provided in this petition is true and correct.

If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7, I am aware that I may proceed under chapter 7, 11, 12 or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7.

[If no attorney represents me and no bankruptcy petition preparer signs the petition] I have obtained and read the notice required by 11 U.S.C. § 342(b).

I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X Cherrie Watson  
Signature of Debtor

X \_\_\_\_\_  
Signature of Joint Debtor

Telephone Number (if not represented by attorney)

Date 03/20/09

I declare under penalty of perjury that the information provided in this petition is true and correct, that I am the foreign representative of a debtor in a foreign proceeding, and that I am authorized to file this petition.

(Check only one box)

☐ I request relief in accordance with chapter 15 of title 11, United States Code. Certified copies of the documents required by 11 U.S.C. § 1515 are attached.

☐ Pursuant to 11 U.S.C. § 1511, I request relief in accordance with the chapter of title 11 specified in this petition. A certified copy of the order granting recognition of the foreign main proceeding is attached.

X N/A  
(Signature of Foreign Representative)

(Printed Name of Foreign Representative)

Date N/A

**Signature of Attorney\***

**Signature of Non-Attorney Bankruptcy Petition Preparer**

X PLO-SE  
Signature of Attorney for Debtor(s)

Printed Name of Attorney for Debtor(s)

Firm Name

Address

Telephone Number 973-846-3336

Date 03/20/09

I declare under penalty of perjury that: (1) I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110; (2) I prepared this document for compensation and have provided the debtor with a copy of this document and the notices and information required under 11 U.S.C. §§ 110(b), 110(h), and 342(b); and, (3) if rules or guidelines have been promulgated pursuant to 11 U.S.C. § 110(h) setting a maximum fee for services chargeable by bankruptcy petition preparers, I have given the debtor notice of the maximum amount before preparing any document for filing for a debtor or accepting any fee from the debtor, as required in that section. Official Form 19 is attached.

Printed Name and title, if any, of Bankruptcy Petition Preparer

Social-Security number (If the bankruptcy petition preparer is not an individual, state the Social-Security number of the officer, principal, responsible person or partner of the bankruptcy petition preparer.) (Required by 11 U.S.C. § 110.)

N/A  
Address

X \_\_\_\_\_  
Date N/A

Signature of bankruptcy petition preparer or officer, principal, responsible person, or partner whose Social-Security number is provided above.

Names and Social-Security numbers of all other individuals who prepared or assisted in preparing this document unless the bankruptcy petition preparer is not an individual

If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.

A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110, 18 U.S.C. § 156.

**Signature of Debtor (Corporation/Partnership)**

I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor.

The debtor requests the relief in accordance with the chapter of title 11, United States Code, specified in this petition.

X N/A  
Signature of Authorized Individual

Printed Name of Authorized Individual

Title of Authorized Individual

Date N/A

Official Form 1, Exhibit D (10/06)

UNITED STATES BANKRUPTCY COURT

Northern District of Illinois

In re Watson, Cherie D.  
Debtor(s)

Case No. \_\_\_\_\_  
(if known)

**EXHIBIT D - INDIVIDUAL DEBTOR'S STATEMENT OF COMPLIANCE WITH  
CREDIT COUNSELING REQUIREMENT**

**Warning:** You must be able to check truthfully one of the five statements regarding credit counseling listed below. If you cannot do so, you are not eligible to file a bankruptcy case, and the court can dismiss any case you do file. If that happens, you will lose whatever filing fee you paid, and your creditors will be able to resume collection activities against you. If your case is dismissed and you file another bankruptcy case later, you may be required to pay a second filing fee and you may have to take extra steps to stop creditors' collection activities.

*Every individual debtor must file this Exhibit D. If a joint petition is filed, each spouse must complete and file a separate Exhibit D. Check one of the five statements below and attach any documents as directed.*

☒ 1. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, and I have a certificate from the agency describing the services provided to me. *Attach a copy of the certificate and a copy of any debt repayment plan developed through the agency.*

☐ 2. Within the 180 days **before the filing of my bankruptcy case**, I received a briefing from a credit counseling agency approved by the United States trustee or bankruptcy administrator that outlined the opportunities for available credit counseling and assisted me in performing a related budget analysis, but I do not have a certificate from the agency describing the services provided to me. *You must file a copy of a certificate from the agency describing the services provided to you and a copy of any debt repayment plan developed through the agency no later than 15 days after your bankruptcy case is filed.*

**Official Form 1, Exh. D (10/06) – Cont.**

☐ 3. I certify that I requested credit counseling services from an approved agency but was unable to obtain the services during the five days from the time I made my request, and the following exigent circumstances merit a temporary waiver of the credit counseling requirement so I can file my bankruptcy case now. *[Must be accompanied by a motion for determination by the court.]* *[Summarize exigent circumstances here.]* \_\_\_\_\_

If the court is satisfied with the reasons stated in your motion, it will send you an order approving your request. You must still obtain the credit counseling briefing within the first 30 days after you file your bankruptcy case and promptly file a certificate from the agency that provided the briefing, together with a copy of any debt management plan developed through the agency. Any extension of the 30-day deadline can be granted only for cause and is limited to a maximum of 15 days. A motion for extension must be filed within the 30-day period. Failure to fulfill these requirements may result in dismissal of your case. If the court is not satisfied with your reasons for filing your bankruptcy case without first receiving a credit counseling briefing, your case may be dismissed.

☐ 4. I am not required to receive a credit counseling briefing because of: *[Check the applicable statement.]* *[Must be accompanied by a motion for determination by the court.]*

☐ Incapacity. (Defined in 11 U.S.C. § 109(h)(4) as impaired by reason of mental illness or mental deficiency so as to be incapable of realizing and making rational decisions with respect to financial responsibilities.);

☐ Disability. (Defined in 11 U.S.C. § 109(h)(4) as physically impaired to the extent of being unable, after reasonable effort, to participate in a credit counseling briefing in person, by telephone, or through the Internet.);

☐ Active military duty in a military combat zone.

☐ 5. The United States trustee or bankruptcy administrator has determined that the credit counseling requirement of 11 U.S.C. § 109(h) does not apply in this district.

**I certify under penalty of perjury that the information provided above is true and correct.**

Signature of Debtor: Cherie D. Watson

Date: 3/20/09

Form B6D

(10/05)

In re NEW WASTON CHERIE D.

Debtor

Case No.

(If known)

### SCHEDULE D - CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests.

List creditors in alphabetical order to the extent practicable. If a minor child is a creditor, indicate that by stating "a minor child" and do not disclose the child's name. See 11 U.S.C. § 112; Fed. R. Bankr. P. 1007(m). If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor." include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent." If the claim is unliquidated, place an "X" in the column labeled "Unliquidated." If the claim is disputed, place an "X" in the column labeled "Disputed." (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.



Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

| CREDITOR'S NAME AND MAILING ADDRESS INCLUDING ZIP CODE AND A ACCOUNT NUMBER<br>(See Instructions Above)                      | CODEBTOR<br>HUSBAND, WIFE, JOINT, OR COMMUNITY | DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND VALUE OF PROPERTY SUBJECT TO LIEN | CONTINGENT | UNLIQUIDATED | DISPUTED | AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL                  | UNSECURED PORTION, IF ANY                          |
|--|--|--|------------|--------------|----------|--|--|
| ACCOUNT NO. 11198732023<br>CITI MORTGAGE INC.<br>P.O BOX 6006<br>THE LAKE NV 88901   | C  | 10/9/93<br>HOMEMORTGAGE<br>SINGLE FAMILY 7124<br>S. PRAIRIE AVE<br>CHICAGO<br>VALUE \$         |            |              | X        | UNTOLLED<br>ARREARMENTS<br>AND ADVANCE<br>ON MORTGAGE                  | UNKNOWN<br>AMOUNT.                                 |
| ACCOUNT NO. 4,211,838.00<br>CARMAX AUTO FIN.CO. P.O. BOX<br>440609 KENNESAW, GA, 30160                                       |  | AUTO LOAN UNPAID<br>46 MONTHS<br>VALUE \$  |            |              | X        | CAR INSTALLMENT<br>ARREARMENTS   | UNKNOWN<br>AMOUNTS<br>AT THIS TIME                 |
| ACCOUNT NO. 08 CH30526<br>UA BANK NATIONAL ASSOC. AS<br>FISHER AND SHAPIRO LLC ATTY<br>FOR BANK, NORTHBROOK IL 60062         |  | MORTGAGE<br>UNPAID ON<br>7123S.INGLESIDE,CHI<br>CAGO, IL,60619<br>VALUE \$                     |            |              | X        | MORTGAGE PAYMENT<br>ARREARS. 2nd FLOOR<br>UNIT AT 7123<br>S.INGLESIDE. | UNKNOWN<br>AMOUNT. but I<br>DO NOT HAVE<br>INCOME. |
| ACCOUNT NO. 4480<br>DISCOVER CARD P.O. BOX 1525<br>ATTY FOR CO. BAKER&MILLER<br>29N. WACKER DR. 5 TH FL. CHICAGO<br>IL,60606 |  | UNPAID<br>MONTHLY PAYMENT<br>OF CREDITCARD<br>BALANCE OF<br>11,040.22<br>VALUE \$              |            |              | X        |  |  |
| Subtotal ▶<br>(Total of this page)   |  |  |            |              |          | \$ 0.00  |  |
| Total ▶<br>(Use only on last page)   |  |  |            |              |          | \$ 0.00  |  |

Will show all accounts on  
Continuation sheets.

*Illinois* Jesse White - Secretary of State

NUMBER ISSUED EXPIRES  
11-05-05 11-05-05

CHERIE D NEW-WATSON  
7124 S PRAIRIE AVE  
CHICAGO IL 60619

Birthdate 11-06-63  
Female 5'06" 175 lbs BRN Eyes  
Restrictions Type Glasses  
B ORG D



*Cherie D. New-Watson*